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APPLICANTS Lorrie A. Crevelling, Jersey Shore, PA; Lisa Michele Hoggard, Marietta, GA; Sharon E. Aukema, Scottsdale, AZ; Julia A. Hugh, Phoenix, AZ; ** CONTINUING DATA ** FOREIGN APPLICATIONS ** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** 04/30/2004											
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TITLE											
System for reducing disputes of credit transactions											
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